



Order Filed on August 26, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Law Office of Peter Zimnis
1245 Whitehorse Mercerville Rd
Trenton, NJ 08619
609-581-9353
Attorney for Debtors

In Re:

KENNETH MICHAELS
REGINA MICHAELS

Case Number: 12-30063

Hearing Date: _____

Judge: Christine Gravelle

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

ORDER TO AVOID LIENS IN A CHAPTER 13 CASE
PURSUANT TO 11 U.S.C. SECTION 522(f)

The relief set forth on the following pages, numbered 2 through 2 is hereby
ORDERED

DATED: August 26, 2018

A handwritten signature in cursive script, reading "Christine M. Gravelle", is written over a horizontal line.
Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtor: Kenneth Michaels and Regina Michaels
Case No. 12-30063
Caption of Order: Order Voiding Lien Under Section 522(f)

At Trenton in the said District

This matter being opened to the Court by the debtor(s) on a Motion to Avoid Judicial Lien(s) on the properties located at 400 Beechwood Ave., Ewing New Jersey and 17 General Greene, Ewing, New Jersey as well as stock and business assets of Kenneth Michaels Electrical Contractors Inc., and it hereby

ORDERED that the following judicial lien(s) are avoided:

- a. The lien held by BNB National Bank bearing docket Number L-1933-12 and/or J 37321-13 is hereby vacated pursuant to Bankruptcy Code Section 522(f).

and it is hereby further

ORDERED that the debtor may avoid the above referenced lien(s) and have same canceled of record as to the property, provided the debtor is granted a discharge in this chapter 13 case or in a succeeding Chapter 7 case in the event of conversion to Chapter 7 under Title 11 of the United States Code.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Kenneth Michaels
Regina Michaels
DebtorsCase No. 12-30063-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 2

Date Rcvd: Aug 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2018.

db +Kenneth Michaels, 400 Beechwood Ave, Ewing, NJ 08618-2524
jdb #+Regina Michaels, 400 Beechwood Ave, Ewing, NJ 08618-2524Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 29, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES
 2006-25 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John Zimnis on behalf of Debtor Kenneth Michaels njbankruptcylaw@aol.com.
 John Zimnis on behalf of Joint Debtor Regina Michaels njbankruptcylaw@aol.com.
 Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
 as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES
 2006-25 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
 Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC
 NJ_ECF_Notices@buckleymadole.com
 R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com
 R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bankruptcy@feinsuch.com
 Ryan A. Gower on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as
 Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25
 bkecf@milsteadlaw.com
 William M.E. Powers on behalf of Creditor Aurora Financial Group, Inc. ecf@powerskirn.com
 William M.E. Powers, III on behalf of Creditor Aurora Financial Group, Inc. ecf@powerskirn.com
 TOTAL: 12